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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN AND RELATED MOTIONS

Name of Debtor(s):	Zane Ethan Tippit, Jr. Gina Marie Tippit	Case No:	15-71849
This plan, dated May	/ 28, 2015 , is:		
	the <i>first</i> Chapter 13 plan filed in this case. a modified Plan, which replaces the □confirmed or □unconfirmed Plan dated.		
	Date and Time of Modified Plan Confirming Hearing:		

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$302,474.92**

Total Non-Priority Unsecured Debt: \$161,713.61

Total Priority Debt: **\$0.00**Total Secured Debt: **\$248,410.35**

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- 1. Funding of Plan. The debtor(s) propose to pay the trustee the sum of \$542.00 Monthly for 56 months, then \$1,010.00 Monthly for 1 month, then \$1,448.00 Monthly for 3 months. Other payments to the Trustee are as follows: NONE.

 The total amount to be paid into the plan is \$ 35,706.00.
- **2. Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.
 - A. Administrative Claims under 11 U.S.C. § 1326.
 - 1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
 - 2. Debtor(s)' attorney will be paid \$ 3,500.00 balance due of the total fee of \$ 5,000.00 concurrently with or prior to the payments to remaining creditors.
 - B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u> <u>Type of Priority</u> <u>Estimated Claim</u> <u>Payment and Term</u> -NONE-

- 3. Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.
 - A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan. The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u> <u>Collateral</u> <u>Purchase Date</u> <u>Est Debt Bal.</u> <u>Replacement Value</u> -NONE-

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u> <u>Collateral Description</u> <u>Estimated Value</u> <u>Estimated Total Claim</u>

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C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

Creditor
Collateral Description
Collateral Description
Collateral Description

Monthly Payment
To Be Paid By
Monthly Payment
31.53
Trustee
bracelet; diamond ring; 14 karat
yellow gold diamond necklace

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, whichever is less, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.

Creditor Collateral Approx. Bal. of Debt or "Crammed Down" Value Rate bracelet; diamond ring; 14 karat yellow gold diamond necklace

Approx. Bal. of Debt or "Crammed Down" Value Rate 1,631.00

Trammed Down" Value Rate 1,631.00

Trammed Down" Value Rate Rate 60 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

- A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 22 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 9.76 %.
- B. Separately classified unsecured claims.

<u>Creditor</u> <u>Basis for Classification</u> <u>Treatment</u>

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- 5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).
 - A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

		Regular		Arrearage		Monthly
		Contract	Estimated	Interest	Estimated	Arrearage
<u>Creditor</u>	<u>Collateral</u>	Payment	<u>Arrearage</u>	Rate	Cure Period	Payment
Bank of America	2013 Ford F-150 Truck	462.92	0.00	0%	0 months	
Fidelity Bank	2014 Ford Mustang 2d	439.17	0.00	0%	0 months	
	Convertible					
SunTrust Mortgage	5649 Lawson Hall Road	1,546.75	3,108.90	0%	8 months	Prorata
	Virginia Beach, VA 23455					

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

		Regular Contract	Estimated Interest	Term for	Monthly Arrearage
Creditor	Collateral	Payment	Arrearage Rate	Arrearage	Payment
-NONE-	<u></u>	<u>r ayment</u>			<u>r ayment</u>

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

Interest Estimated

<u>Creditor</u> <u>Collateral</u> <u>Rate</u> <u>Claim</u> <u>Monthly Paymt & Est. Term**</u>

-NONE-

- **6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.
 - **A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u> <u>Type of Contract</u>

B. Executory contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

Monthly
Payment Estimated

Creditor Type of Contract Arrearage for Arrears

-NONE-

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- 7. Liens Which Debtor(s) Seek to Avoid.
 - A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien. If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u> <u>Collateral</u> <u>Exemption Amount</u> <u>Value of Collateral</u>

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u> <u>Type of Lien</u> <u>Description of Collateral</u> <u>Basis for Avoidance</u>

- 8. Treatment and Payment of Claims.
 - All creditors must timely file a proof of claim to receive payment from the Trustee.
 - If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
 - If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
 - The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.
- **9. Vesting of Property of the Estate.** Property of the estate shall revest in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.
- **10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.
- 11. Other provisions of this plan:

Attorney's fees to be paid as an administrative expense. First step-up payment is when one vehicle is paid in full. Second step-up payment is when second vehicle is paid in full.

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Signatures:				
Dated: May	y 28, 2015			
/s/ Zane Ethar	n Tippit, Jr.		/s/ Jeffrey C. Flax	
Zane Ethan Ti	ippit, Jr.		Jeffrey C. Flax 19530	
Debtor			Debtor's Attorney	
/s/ Gina Marie	Tippit			
Gina Marie Tip	ppit	<u> </u>		
Joint Debtor				
Exhibits:	Copy of Debtor(s)' Budget Matrix of Parties Served v			
		Certificate of Service		
I certify that on		copy of the foregoing to the credi	tors and parties in interest o	on the attached Service List.
		s/ Jeffrey C. Flax		
		Jeffrey C. Flax 19530		=
		Signature		
		533 Newtown Road		
		Suite 101		
		Virginia Beach, VA 23462-5600		_
		Address		
	_	757-499-9601		_
	,	Гelephone No.		

Ver. 09/17/09 [effective 12/01/09]

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Fill in this information to	o identify your case:	
Debtor 1	Zane Ethan Tippit, Jr.	
Debtor 2 (Spouse, if filing)	Gina Marie Tippit	
United States Bankrupt	tcy Court for the: EASTERN DISTRICT OF VIRGINIA	
Case number (If known)	71849	Check if this is: ☐ An amended filing ☐ A supplement showing post-petition chapter
Official Form	B 6I	13 income as of the following date: MM / DD/ YYYY

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment			
 Fill in your employment information. 		Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job,	Empleyment status	■ Employed	■ Employed
attach a separate page with information about additional	Employment status	☐ Not employed	□ Not employed
employers.	Occupation	Carpenter	Receptionist
Include part-time, seasonal, or self-employed work.	Employer's name	BAE Systems Norfolk Ship Repair Inc.	Swimways Corp.
Occupation may include student or homemaker, if it applies.	Employer's address	750 West Berkley Avenue Norfolk, VA 23523	5816 Ward Court Virginia Beach, VA 23455
	How long employed t	•	Virginia Beach, VA 23455 7.5 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 5,737.33 \$ 1,797.12

3. Estimate and list monthly overtime pay.

3. +\$ 0.00 +\$ 0.00

4. Calculate gross Income. Add line 2 + line 3.

4. \$ 5,737.33 \$ 1,797.12

Official Form B 6I Schedule I: Your Income page 1

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	Debtor 2 Zane Ethan Tippit, Jr. Gina Marie Tippit Gina Marie Tippit		-	Case r	number (<i>if known</i>)	15-718	49	
				For	Debtor 1		ebtor 2 or ing spouse	
	Cop	by line 4 here	4.	\$	5,737.33	\$	1,797.12	
5.	List	all payroll deductions:						
٠.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,265.46	\$	352.91	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00	
	5d.	Required repayments of retirement fund loans	5d.	\$	32.41	\$	0.00	
	5e.	Insurance	5e.	\$	416.82	\$	0.00	
	5f.	Domestic support obligations Union dues	5f.	\$ \$	0.00	\$	0.00	
	5g. 5h.	Other deductions. Specify: United Way	5g. 5h.+		52.74 0.00	- ֆ + \$	0.00 5.42	
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5q+5h.	— 6.	\$ \$	1,767.43	\$	358.33	
7.			7.	Ψ \$	-	\$		
		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	Φ	3,969.90	Φ	1,438.79	
8.	List 8a.	All other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00	
	8b.	Interest and dividends	8b.	\$	0.00	\$	0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		\$	0.00	\$	0.00	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	0.00	
	8e.	Social Security	8e.	\$	0.00	\$	0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$	0.00	\$	0.00	
	8g.	Pension or retirement income	8g.	\$	0.00	\$	0.00	
	8h.	Other monthly income. Specify: income tax refunds	8h.+	\$	116.00	+ \$	0.00	
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	116.00	\$	0.00	
10.	Cal	culate monthly income. Add line 7 + line 9.	10. \$		4.085.90 + \$	1 /20	3.79 = \$ 5.5	24.69
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	ю. Б	- '	+,065.90 + \$_	1,430	5.79 = \Phi	24.09
11.	State Included the other Double	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	r depen				hedule J. 11. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certallies					12. \$ 5,5	24.69
13.	Do :	you expect an increase or decrease within the year after you file this form	?				monthly inc	come
		No. Yes. Explain:						

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Fill	in this inforr	mation to identify ye	our case:					
Debt	tor 1	Zane Ethan	Tippit. Jr			Ch	neck if this is:	
			<u> </u>				An amended filing	l
Debt	tor 2	Gina Marie T	ippit					wing post-petition chapter
(Spo	ouse, if filing)						13 expenses as o	f the following date:
Unite	ed States Bar	nkruptcy Court for the:	EASTE	RN DISTRICT OF VIRGIN	IIA		MM / DD / YYYY	
Case	e numbe r	15-71849				П	A separate filing for	or Debtor 2 because Debtor
	nown)	10 110 10				_	2 maintains a sep	
Of	fficial E	Form P.G.I						
		Form B 6J l e J: Your l	_ Exner	1888				12/13
				. If two married people a	re filing together, bot	h are e	qually responsible	
				ich another sheet to this				
nun	nber (if kno	own). Answer eve	ry questio	n.	-	-		
Part	1: Des	scribe Your House	hold					
1.		oint case?						
	☐ No. Go	to line 2.						
	Yes. D	oes Debtor 2 live	in a separ	ate household?				
		No						
			ot file e eeu	acrota Cabadula I				
	ш	Yes. Debtor 2 mus	st lile a sep	Darate Scriedule J.				
2.	Do you ha	ave dependents?	■ No					
	Do not list and Debto		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 2	ship to	Dependent's age	Does dependent live with you?
	Do not sta							□ No
	dependen	ts' names.						Yes
								□ No
					-			Yes
								□ No
								_ □ Yes □ No
								☐ Yes
3.	Do your e	expenses include		No			_	. 163
	expenses	of people other t	han $_{\square}$	Yes				
	yourself a	and your depende	nts?	165				
Part	t 2: Est	imate Your Ongoi	ng Month	ly Expenses				
	imate your	expenses as of ye	our bankrı	uptcy filing date unless y				
	enses as c licable dat		bankruptc	y is filed. If this is a supp	olemental Schedule J	, check	the box at the top	of the form and fill in the
арр	nicable dat	.e.						
				government assistance i				
	value of su ficial Form		d have inc	cluded it on Schedule I:	Your Income		Your exp	penses
(011	iloiai i oiiii	01.)					•	
4.				ses for your residence. I	nclude first mortgage	4.	\$	1,546.75
	payments	and any rent for th	e ground o	or lot.		4.	Ψ	1,040.70
	If not incl	luded in line 4:						
	4a. Rea	al estate taxes				4a.	\$	0.00
		perty, homeowner's				4b.		0.00
		me maintenance, re				4c.		100.00
5.		neowner's associat		dominium dues our residence, such as ho	mo oquity loops	4d.	\$ \$	0.00
J.	Auditiona	a mortgage payili	SING FOI YO	our residence, such as no	me equity 10ams	٥.	Ψ	0.00

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6. Utilities: 68. Electricity, heat, natural gas 68. Water, sever, garbage collection 69. S 1110.00 60. Telephone, cell phone, Internet, satellite, and cable services 60. S 1415.00 61. Other, Specify: Internet/Cable 61. S 150.00 7. Food and housekeeping supplies 7. S 600.00 61. Other, Specify: Internet/Cable 7. Childcare and children's education costs 8. S 0.00 7. Childcare and children's education costs 8. S 0.00 7. Childcare and children's education costs 8. S 0.00 8. Childcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. S 150.00 11. Medical and dental expenses 10. S 55.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include aze payments. 12. S 230.00 13. S 100.00 14. Charitable contributions and religious donations 14. S 0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 159. Lie insurance 150. Health insurance 150. S 0.00 150. Health insurance 150. Other insurance. Specify: 150. Child insurance. Specify: 151. Taxes, Don to include laxes deducted from your pay or included in lines 4 or 20. 150. Specify: 151. Taxes, Don to include laxes deducted from your pay or included in lines 4 or 20. 150. Other insurance. Specify: 150. Child insurance 150. Other insurance. Specify: 171. Taxes Don to include laxes deducted from your pay or included in lines 4 or 20. 150. Specify: 172. Control Child insurance and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 6). 150. Web from your pay on line 5, Schedule 1, Your Income (Official Form 6). 150. Child rom your pay on line 5, Schedule 1, Your Income (Official Form 6). 150. Child rom your pay on line 5, Schedule 1, Your Income (Official Form 6). 150. Child rom your pay on line 5, Schedule 1, Your Income (Official Form 6). 150. Child rom your pay on line 5, Schedule 1, Your Income (Official Form 6). 150. Child rom your pay on line 5, Schedule 1, Your Income Child Payes 1, June 10, June 10, June 10, June 10, June 10,		tor 1 tor 2	Zane Eth Gina Mar	nan Tippit, Jr. rie Tippit	Case num	ber (if known)	15-71849
b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 145,00 6d. Other, Specify: Internet/cable 6c. Telephone, Cell phone, Internet, satellite, and cable services 6c. \$ 145,00 6d. Other, Specify: Internet/cable 6c. \$ 150,00 7c. Childcare and children's education costs 8. \$ 0,00 7c. Childcare and children's education costs 8. \$ 0,00 7c. Childcare and children's education costs 9. \$ 150,00 7c. Childcare and children's education costs 9. \$ 150,00 7c. Childcare and children's education costs 9. \$ 150,00 7c. Childcare and children's education costs 9. \$ 150,00 7c. Childcare and children's education costs 9. \$ 150,00 7c. Childcare and children's education costs 9. \$ 150,00 9. \$ 205,00 9. \$ 2	6.	Utiliti	ies:				
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other, Specify: Internet/cable 6d. \$ 150,000 7. Food and housekeeping supplies 7. \$ 600,000 8. Childcare and children's education costs 8. \$ 0,000 9. Clothing, laundry, and dry cleaning 9. \$ 150,000 10. Personal care products and services 11. \$ 205,000 11. Medical and dehald expenses 11. \$ 205,000 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$ 230,000 13. Finance, 100,000 14. Charitable contributions and religious donations 14. \$ 100,000 15. Insurance. 16. Life insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 0,000 15b. Health insurance 15b. \$ 0,000 15c. Vehicle insurance 15b. \$ 0,000 15c. Vehicle insurance 15b. \$ 0,000 15d. Other insurance Specify 15d. \$ 0,000 15d. Other insurance		6a.	Electricity,	, heat, natural gas	6a.	\$	300.00
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Explain:							

3 Corporate Square NE Suite 110 Atlanta, GA 30329

Awicker & Associates, P.C. 80 Minuteman Road Andover, MA 01810-1008

Bank of America PO Box 2759 Jacksonville, FL 32203

Bank of America PO Box 15220 Wilmington, DE 19886-5220

Bayside Family Practice 2017 Pleasure House Road Virginia Beach, VA 23455

Best Buy/CBNA PO Box 6497 Sioux Falls, SD 57117

Bill Me Later PO Box 105658 Atlanta, GA 30348-5658

Capital One PO Box 30281 Salt Lake City, UT 84130

Capital One/Guitar Center PO Box 30253 Salt Lake City, UT 84130

Capital One/Kohls PO Box 3115 Milwaukee, WI 53201

Chase PO Box 24696 Columbus, OH 43224 Chesapeake Regional Medical Center/Accounts Payable 110 Wimbledon Square, #B Chesapeake, VA 23320

Chesapeake Regional Medical Ce Patient Accounts 110 Wimbledon Square, Ste B Chesapeake, VA 23320

Comenity Bank PO Box 182789 Columbus, OH 43218

Country Door 1112 7th Avenue Monroe, WI 53566

Credit First PO Box 81315 Cleveland, OH 44181

DSNB/Macys PO Box 8218 Mason, OH 45040

Emer Physicians of Tidewater PO Box 7549 Portsmouth, VA 23707-0549

Emergency Physicians of Tidewa PO Box 7549 Portsmouth, VA 23707-0549

Fidelity Bank PO Box 105075 Atlanta, GA 30348-5075

FNB Omaha PO Box 3412 Omaha, NE 68197

GE Capital Retail Bank PO Box 965004 Orlando, FL 32896-5004

Healthcare Alternatives Walko Enterprises, Inc. PO Box 7335 Norfolk, VA 23509

K Jordan PO Box 2809 Monroe, WI 53566-8009

Kay Jewelers 375 Ghent Road Akron, OH 44333

Kohls PO Box 3084 Milwaukee, WI 53201-3120

Macys PO Box 8218 Mason, OH 45040

Monroe and Main 1112 7th Avenue Monroe, WI 53566-1364

National Debt Relief 11 Broadway, Suite 1600 New York, NY 10004

Navy Federal Credit Union 820 Follin Lane Vienna, VA 22180

Sears/CBNA PO Box 6282 Sioux Falls, SD 57117

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Sentara Health Care Patient Accounting Department PO Box 1875 Norfolk, VA 23501

Sentara Leigh Therapy Center 6315 N. Center Drive Building 20, Suite 101 Norfolk, VA 23502

Sentara Rheumatology Specialis NDC Medical Center 850 Kempsville Circle, #2 Norfolk, VA 23502

Seventh Avenue 1112 7th Avenue Monroe, WI 53566

Sheryll Tippitt 4768 Sullivan Blvd. Virginia Beach, VA 23455

Snychrony Bank/Care Credit PO Box 965036 Orlando, FL 32896

Stoneberry PO Box 2820 Monroe, WI 53566-8020

SunTrust Mortgage PO Box 79041 Baltimore, MD 21279-0041

SYNCB/Lowes PO Box 956005 Orlando, FL 32896 Target Card Services PO Box 660170 Dallas, TX 75266-0170

The Swiss Colony Special Account Handling 1112 7th Avenue Monroe, WI 53566

The Therapy Network 762 Independence Blvd. Suite 772 Virginia Beach, VA 23455

Vann Virginia Center for Orthopedics 230 Clearfield Avenue, #124 Virginia Beach, VA 23462

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Wells Fargo NV NA CBDRU-PCM PO Box 3117 Winston Salem, NC 27102